

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
SOUTH BEND DIVISION

IN RE:)
)
ROBERT BONNER,) CASE NO. 15-30232-HCD-13
DEBRA BONNER,)
Debtors.)

OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

Wells Fargo Bank, N.A., Wells Fargo Dealer Services ("WFB"), by counsel, objects to confirmation of the Chapter 13 Plan (the "Plan") filed by the Debtors Robert and Debra Bonner (the "Debtors"). In support of this Objection, WFB states as follows:

1. On February 18, 2015 (the "Petition Date"), the above captioned case was commenced pursuant to the Debtors' filing of a voluntary petition under Chapter 13 of the United States Bankruptcy Code (11 U.S.C. § 101 et seq., hereinafter the "Bankruptcy Code").

2. On June 30, 2011, the Debtors and WFB entered into a financing contract (the "Contract") wherein WFB financed the Debtors' purchase of a 2010 Ford Fusion, Vehicle Identification No. 3FAHP0HA5AR307232 (the "Vehicle"). A true and complete copy of the Contract is attached hereto as Exhibit "1".

3. The Contract grants WFB a security interest in the Vehicle.

4. WFB perfected its lien on the Vehicle by the notation of its lien on the Certificate of Title for the Vehicle. A copy of the Certificate of Title is attached hereto as Exhibit "2".

5. The outstanding balance under the Contract is \$12,930.11.
6. On information and belief, the NADA retail value of the Vehicle is \$11,850.00.
7. The Plan fails to provide a set equal monthly payment that will amortize WFB's secured claim over the life of the Plan.
8. The Plan fails to comply with the requirements of 11 U.S. C. §1325.

WHEREFORE, WFB respectfully requests that the Court deny confirmation of the Debtors' Plan and grant such further relief as is just and proper.

Respectfully Submitted:

Counsel for Wells Fargo Bank, N.A.,
Wells Fargo Dealer Services:

/s/ Karen L. Lobring
Karen L. Lobring #19226-49
Lobring & Associates L.L.P.
111166 S. 600 W.
Edinburgh, IN 46124
Phone: (812) 587-5305

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the attached was served by first class United States mail, postage prepaid, or electronically, this 6th day of April, 2015, upon the following persons:

- Nancy J. Gargula USTPRegion10.SO.ECF@usdoj.gov
- Anita K. Gloyeski gloyeskilaw@embarqmail.com
- Debra L. Miller dmecf@trustee13.com

SPRINGLEAF FINANCIAL SERVICES
P.O. BOX 3251
EVANSVILLE, IN 47731-3251

Robert Allen Bonner
13248 South 100 West
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13248 South 100 West
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/s/ Karen L. Lobring

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Other authors, including the Commission of the European Communities, have also been critical of the "one-size-fits-all" approach to the regulation of chemicals. The Commission has proposed a "risk-based" approach to the regulation of chemicals, which would take into account the specific risks posed by different chemicals and the specific uses of those chemicals. This approach would allow for more targeted and effective regulation of chemicals, while also reducing the burden on industry and government.

Support Taxes. The 1982 FICA law is the first including children with disabilities. For all dependents will be made as dependent. The school where you will pay will be more if your pay has increased, if you are able.

*We understand and agree that some payments to third parties as a part of the Contract may involve money received by us or paid to us in an expenditure, or other expenditure.

Abstract: The purpose of this study was to determine the effect of a 12-week training program on the strength and endurance of the lower extremities of young adults. The subjects were 15 male and 15 female college students. The training program consisted of three sessions per week, each lasting 45 minutes. The first session was a warm-up, the second was a strength training session, and the third was an endurance training session. The strength training session consisted of three sets of 10 repetitions of the following exercises: squats, lunges, and step-ups. The endurance training session consisted of three sets of 10 minutes of low-impact aerobics. The subjects were tested at the beginning and end of the training program. The results showed that the subjects had a significant increase in strength and endurance after the 12-week training program.

1. *any nation is given the right to self-determination*

Telephone Battering and Calling. From time to time you might get a call from a person who is trying to control you. This is called telephone battering and calling. It is a form of abuse that can be very harmful to your mental health. If you are being abused in this way, you should talk to a professional about it. You can also find out more about it by visiting the website www.battering.org.

Default: *anyone can edit this Contract if you give it the following exact number
(or numbers) in the:

I am aware of Federal records as to any of you. I am not aware of any records as to any of you.

• We may also have a *substantial* or *other* harm or other impact to the Property if:

1. The following are the terms of the contract between the parties to the contract:

© 2000 Blackwell Science Ltd, *Journal of Internal Medicine* 247: 399–405

If the Property has an electronic mailing device, the Buyer may use it to send the Buyer

- We may release any copyright or guarantee and you will still be obligated to pay the Copyright.
- You will be liable for any damages and you will be liable for any damages.

Security Agreement

Division Two – Property: By giving us a copy of every item in the Property List, you agree to the following:

- You will sign the form if it is not already signed by you or your spouse.

...the

• You will pay all taxes and assessments on the Property as they become due.

Keywords: *Physical fitness, strength, endurance, speed, endurance, speed*

If the Data Owner or Processor is unwilling or unable to do this, please, and only where necessary, inform the Data Controller in the Property. This statement may be written by a

Gap: Whether or Gap Coverage. In the event of a gap between the actual and value of a total loss, there may be a gap between the amount due under the terms of the Contract and the proceeds of your insurance settlement. For more information, call 800-442-4422.

ANY HOLDER OF THIS PENSION PLAN ANNUITY CERTIFICATE SHALL ACKNOWLEDGE THAT IT IS AND WILL BE THE PROPERTY OF THE COMPANY ISSUING THE SAME, THAT IT IS SUBJECT TO THE EXTENT OF THE BENEFITS PROVIDED BY THE PLAN, AND THAT IT IS NOT TO BE CONSIDERED AS AN ASSET OF THE BENEFITARY THEREOF.

RECEIVED HEREUNDER BY THE SENATOR SHALL NOT EXCEED
AMOUNTS PAID BY THE SENATOR HEREUNDER

Se dispone al servicio al cliente: la información que se solicita en la carpeta de la parte de abajo. La información continuada en el formulario de la variable personal, por favor, debe ser disponible en cualquier momento en el caso de la consulta.

It is not possible to say that the "new" results are the only ones that should be used.

You acknowledge receipt of a completed copy of this Contract

Each party agrees and warrants that it has read, understood and agreed to the terms and conditions of the foregoing as set forth and hereby certifies that it has read, understood and agreed to the terms and conditions of the foregoing and any previous amendments in compliance with the Contract.

• This Council represents 4 sets in order to have an idea of how people

1. The Court is in accord and unanimous in accordance with its terms.

- A completely blank copy of the Contract was delivered to the Buyer at the time of auction.
- The Vehicle has been delivered to the Buyer in good condition and has been maintained by Buyer.

Under no circumstances designed for any have confirmed by a network of subject out-of or the result of a security code against Accounts as a result of a state of internal threat.

Assignment may, without notice to Seller, and without affecting the liability of Seller under the Assignment, compromise or release any rights against, and grant interests of title for payment to be made to Buyer and any other person obligated under the Contract, unless otherwise indicated on page 4, this Assignment is without recourse.

1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 2647, 2648, 2649, 2650, 2651, 2652, 2653, 2654, 2655, 2656, 2657, 2658, 2659, 2660, 2661, 2662, 2663, 2664, 2665, 2666, 2667, 2668, 2669, 2670, 2671, 2672, 2673, 2674, 2675, 2676, 2677, 2678, 26



STATE OF INDIANA

CERTIFICATE OF TITLE FOR A VEHICLE

MAKE FORD	MODEL NAME FUSION SE	YEAR 2010	VIN 3FAHP0HA5AR307232
TITLE TYPE NORMAL	FORMER TITLE/STATE 11339125000013/IN	PURCHASE DATE 06/30/12	BODY TYPE 4S
OWNER(S) NAME		USAGE TAX PAID \$1,057.00	ISSUE DATE 07/31/12

ROBERT ALLEN & DEBRA L BONNER
13248 S 100 W
KOKOMO IN 469017647

ODOMETER/BRAND
044775/ACTUAL

MAILING ADDRESS

WELLS FARGO DEALER SERVICES
PO BOX 997517
SACRAMENTO CA 958997517

BRAND(S)**SECOND LIENHOLDER**

ADDITIONAL OWNER(S)
DEBRA L BONNER

LIEN RELEASED BY:

X

PRINTED NAME:**POSITION:****DATE:****FIRST LIENHOLDER**

WELLS FARGO DEALER SERVICES
PO BOX 997517
SACRAMENTO CA 958997517

THIRD LIENHOLDER**LIEN RELEASED BY:**

X

PRINTED NAME:**POSITION:****DATE:****LIEN RELEASED BY:**

X

PRINTED NAME:**POSITION:****DATE:**

The Commissioner of the Bureau of Motor Vehicles, pursuant to the laws of the State of Indiana, certifies that the vehicle/watercraft has been duly titled and the owner of the described vehicle/watercraft is subject to the liens set forth

INDIANA BUREAU OF MOTOR VEHICLES

R. Scott Waddell, Commissioner

F1896076

TITLE NUMBER

12784158000013

Exhibit "2"

DO NOT ACCEPT TITLE SHOWING ANY ERASURES, ALTERATIONS OR MUTILATIONS